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PTO/SB/08A (08-00)

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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 2

Complete if Known

Application Number 09/991,497
Filing Date November 15, 2001
First Named Inventor Allen-Rouman, et al.
Group Art Unit 2164
Examiner Name
Attorney Docket Number 020375-002720US

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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
ML	AA	5,757,917		Rose et al.	05-26-1998	
	AB	5,826,241		Stein et al.	10-20-1998	
	AC	5,899,980		Wilf et al.	05-04-1999	
	AD	5,987,140		Rowney et al.	11-16-1999	
	AE	5,987,429		Maritzen et al.	11-16-1999	
	AF	5,991,750		Watson	11-23-1999	
	AG	5,999,625		Bellare et al.	12-07-1999	
	AH	6,029,150		Kravitz	02-22-2000	
	AI	6,070,798		Netherly	06-08-2000	
	AJ	6,098,053		Slater	08-01-2000	
	AK	6,122,625		Rosen	09-19-2000	
ML	AL	6,175,823		Van Dusen	01-16-2001	
	AM	6,246,996	B1	Stein et al.	06-12-2001	
	AN					
	AO					
	AP					
	AQ					
	AR					
	AS					
	AT					

FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
ML	AU	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AV	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
	AW	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
ML	AX	PCT	WO 02/05195	A1	First Data Corp.	01-17-2002		
	AY							
	AZ							
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

2

of

2

Complete if Known

Application Number	09/991,497
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman et al.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-002720US

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>ML</i>	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!—The Way to Get Paid</i> , <i>Intell-A-check Product Overview</i> , downloaded from website http://www.icheck.com/ on 02/07/2000.	
<i>f</i>	BC	AMERINET, INC., <i>Debit-It!—The Best Idea In Payment Systems, Making Ellectronic Debit Simple</i> , downloaded from website http://www.debit-it.com/ on 2/7/00.	
<i>f</i>	BD	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000.	
	BE	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website http://www.transpoint.com/ on 2/10/2000.	
<i>ML</i>	BF	IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website https://ssl.idealab.com/ on 2/16/00.	
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	BJ		
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

1

Complete If Known

Application Number	09/991,497
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman, Terry, et. al.
Art Unit	2164
Examiner Name	Unassigned
Attorney Docket Number	020375-002720US

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U.S. PATENT DOCUMENTS

GROUP 3600

Examiner	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
SA	AA	US-5,745,886	04-28-1998	Rosen	RECEIVED MAR 25 2003 GROUP 3600
	AB	US-6,044,362	03-28-2000	Neely	
	AC	US-6,078,907	08-20-2000	Lamm	
	AD	US-6,128,603	10-03-2000	Dent, et al.	
	AE	US-6,289,322 B1	09-11-2001	Kitchen, et al.	
	AF	US-6,347,305 B1	02-12-2002	Watkins	
	AG	US-6,387,693 B1	04-09-2002	Novogrod	
	AH	US-2002/0139849 A1	10-03-2002	Gangl	
	AI	US-			
	AJ	US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ²	Number ⁴	Kind Code ⁵ (if known)				
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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

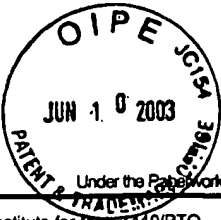
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
SA	AP	X.COM, Do More with Your Money, downloaded from website http://www.x.com .	
SA	AQ	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website http://www.dotbank.com .	
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Substitute for Form T-449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Page

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of

1

Complete if Known

Application Number	09/991,497
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman, Terry, et. al.
Art Unit	2164
Examiner Name	Unassigned
Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	US-5,987,132		11-16-1999	Rowney	
	AB	US-6,122,624		09-19-2000	Tetro, et al.	
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	AD	US-				
	AE	US-				
	AF	US-				
	AG	US-				
	AH	US-				
	AI	US-				
	AJ	US-				

FOREIGN PATENT DOCUMENTS

Examiner Initials [*]	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials [*]	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	AP		
	AQ		
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DE 7106708 v1

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

Application Number	09/991,497
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman, Terry
Art Unit	3624
Examiner Name	unassigned
Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS*

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-5,920,847	07-06-1999	Kolling et al.	
	A2	US-6,609,113 B1	08-19-2003	O'Leary et al.	
	A3	US-			

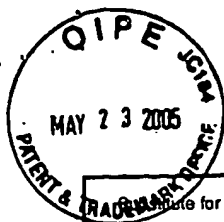
FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁵
		Country Code ³	Number ⁴	Kind Code ⁴ (if known)				
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60082372 v1



PTO/SB/08A (08-03)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	09/991,497	
			Filing Date	November 15, 2001	
			First Named Inventor	Allen-Rouman, Terry	
			Art Unit	3628	
			Examiner Name	Chencinski, Siegfried E.	
Sheet	1	of	2	Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS+						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
<i>PM</i>	A1	US-5,326,960		07-05-1994	Tannenbaum	
<i>1</i>	A2	US-5,350,906		09-27-1994	Brody et al.	
<i>1</i>	A3	US-6,351,739 B1		02-26-2002	Egendorf	
	A4					

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code* (if known)				
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	B2							<input type="checkbox"/>
	B3							<input type="checkbox"/>

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60495223 v1

Substitute for form 1449B/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	09/991,497	
			Filing Date	November 15, 2001	
			First Named Inventor	Allen-Rouman, Terry	
			Art Unit	3628	
			Examiner Name	Chencinski, Siegfried E.	
Sheet	2	of	2	Attorney Docket Number	020375-002720US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.	
	C2	AUTHOR UNKNOWN "PayPal News", www.andrys.com/paypal.html, published prior to 2003, 3 pages.	
	C3	AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rollins.edu/~slackman/paypal.htm, 2001, 6 pages.	
	C4	BONEH, DAN "Beaming Money by Email is Web's Next killer App", PR Newswire, 16 Nov. 1999, pp. 1-4.	
	C5	BUSINESS EDITORS AND HIGH-TECH WRITERS "billserv.com Launches bills.com, an Internet Portal for Consumers to Pay Bills Online at No Cost" Business Wire, 22 Feb. 2000, pp. 1-2, New York.	
	C6	CONFINITY, INC. "PayPal for the Palm", www.handheldnew.com/file.asp?ObjectID=5401, published prior to Oct. 2003, 2 pages	
	C7	EPPER HOFFMAN, KAREN "PayPal Still Running Free, But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank" Bank Technology News, published between 2001-2003, www.banktechnews.com/btn/articles/btnoct01-13.shtml, 3 pages.	
	C8	LATOUR, ALMAR "PayPal Electronic Plan May be On the Money in Years to Come", The Wall Street Journal Interactive Edition, 15 Nov. 1999, downloaded from www.paypal.com/html/wsj.html, 2 pages.	
	C9	PLOTKIN, HAL "Beam Me Up Some Cash" Silicon Valley Insider, 8 Sept. 1999, www.halplotkin.com/cnbcs029.htm, 3 pages.	
	C10	STEINER, INA "PayPal Online Payment Service- Another Way to Pay for Auction Items" www.auctionbytes.com, 20 Feb. 2000, 4 pages.	
	C11	WIJNEN, RENE "You've Got Money!", Bank Technology News, June 2000, pp. 1-4, Vol. 13, Issue 6, New York.	
	C12		

Examiner Signature		Date Considered	9/29/06
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			First Named Inventor	Allen-Rouman, Terry	
			Art Unit	3628	
			Examiner Name	Chencinski, Siegfried E.	
Sheet	1	of	1	Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-5,825,881	10-20-1998	Colvin, Sr.	
	A2	US-5,903,721	05-11-1999	Sixtus	
	A3				

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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Examiner Signature		Date Considered	9/28/06
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